

UNITED STATES COURT OF APPEALS  
FOR THE NINTH CIRCUIT

**FILED**

JUN 03 2024

MOLLY C. DWYER, CLERK  
U.S. COURT OF APPEALS

AUDREY E. KRAMER,

Plaintiff - Appellant,

v.

JPMORGAN CHASE BANK, N.A.; et  
al.,

Defendants - Appellees.

No. 22-16690

D.C. No. 2:21-cv-01585-RFB-BNW  
U.S. District Court for Nevada, Las  
Vegas

**MANDATE**

The judgment of this Court, entered February 27, 2024, takes effect this  
date.

This constitutes the formal mandate of this Court issued pursuant to Rule  
41(a) of the Federal Rules of Appellate Procedure.

FOR THE COURT:

MOLLY C. DWYER  
CLERK OF COURT